

BANKINTER 11 Fondo de Titulización Hipotecaria



Brief report

Date: 09/30/2022
Currency: EUR

Constitution date
11/28/2005

VAT Reg. no.
V84520899

Management Company
Europea de Titulización, S.G.F.T

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter
IXIS CIB
Fortis Bank
Merrill Lynch International

Bond Underwriters and Placement Agents
Bankinter
IXIS CIB
Fortis Bank
Merrill Lynch International

Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue										
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	Original
Series A1 ES0313714000	12/02/2005 300	100,000.00 30,000,000.00		Floating 3-M Euribor+0.050% 21.Feb/May/Aug/Nov	11/21/2022	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	11/21/2022 "Soft-Bullet" except certain circumstances	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313714018	12/02/2005 8,168	14,168.56 115,728,798.08 14.17%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	0.5310% 11/21/2022 19.017750 Gross 15.404377 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	11/21/2022 "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA	
Series B ES0313714026	12/02/2005 156	46,645.83 7,276,749.48 46.65%	100,000.00 15,600,000.00	Floating 3-M Euribor+0.300% 21.Feb/May/Aug/Nov	0.6910% 11/21/2022 81.476012 Gross 65.995570 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa1 (sf) AAA (sf)	Aa3 A	
Series C ES0313714034	12/02/2005 153	46,640.63 7,136,016.39 46.64%	100,000.00 15,300,000.00	Floating 3-M Euribor+0.550% 21.Feb/May/Aug/Nov	0.9410% 11/21/2022 110.941216 Gross 89.862385 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A2 (sf) AA (sf)	Baa1 BBB-	
Series D ES0313714042	12/02/2005 98	46,650.71 4,571,769.58 46.65%	100,000.00 9,800,000.00	Floating 3-M Euribor+2.250% 21.Feb/May/Aug/Nov	2.6410% 11/21/2022 311.433661 Gross 252.261265 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	B1 (sf) B- (sf)	Ba3 BB-	
Series E ES0313714059	12/02/2005 125	49,700.00 6,212,500.00 49.70%	100,000.00 12,500,000.00	Floating 3-M Euribor+3.900% 21.Feb/May/Aug/Nov	4.2910% 11/21/2022 539.080714 Gross 436.655378 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined Due to Cash Reserve reduction	Ca (sf) n.c.	Ca n.c.	
Total		140,925,833.53	900,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Hypothesis	% Monthly CPR (SMM)									
		0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	2.77	2.58	2.39	2.20	2.17	1.99	1.97	1.79	
		Final Maturity	05/30/2025	03/19/2025	01/09/2025	11/01/2024	10/20/2024	08/18/2024	08/08/2024	06/06/2024	
	Without optional redemption *	Average life	4.70	4.46	4.23	4.02	3.83	3.65	3.48	3.32	
		Final Maturity	05/04/2027	02/04/2027	11/13/2026	08/29/2026	06/18/2026	04/13/2026	02/11/2026	12/16/2025	
Series B	With optional redemption *	Average life	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25	
		Final Maturity	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024	
	Without optional redemption *	Average life	11.56	11.24	10.92	10.60	10.28	9.95	9.63	9.30	
		Final Maturity	03/11/2034	11/14/2033	07/19/2033	03/26/2033	11/28/2032	07/31/2032	04/04/2032	12/07/2031	
Series C	With optional redemption *	Average life	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25	
		Final Maturity	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024	
	Without optional redemption *	Average life	13.50	13.11	12.73	12.36	12.02	11.70	11.39	11.09	
		Final Maturity	02/19/2036	09/26/2035	05/10/2035	12/28/2034	08/26/2034	04/30/2034	01/09/2034	09/22/2033	
Series D	With optional redemption *	Average life	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25	
		Final Maturity	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024	
	Without optional redemption *	Average life	16.31	16.09	15.84	15.59	15.31	15.01	14.71	14.39	
		Final Maturity	12/10/2038	09/19/2038	06/22/2038	03/20/2038	12/07/2037	08/22/2037	05/02/2037	01/08/2037	
Series E	With optional redemption *	Average life	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25	
		Final Maturity	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024	
	Without optional redemption *	Average life	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52	
		Final Maturity	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Class	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	82.12%	115,728,798.08	17.72%	94.09%
Series A1	0.00%	0.00	3.33%	3.33%
Series A2	82.12%	115,728,798.08	12.39%	90.76%
Series B	5.16%	7,276,749.48	12.32%	1.73%
Series C	5.06%	7,136,016.39	7.02%	1.70%
Series D	3.24%	4,571,769.58	3.63%	1.09%
Series E	4.41%	6,212,500.00	1.39%	1.39%
Issue of Bonds		140,925,833.53		900,000,000.00
Reserve Fund	3.63%	4,885,221.07	1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,496,671.24	-0.054%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	197,056.08		
Servicer ints collect not yet credited	5,366.48		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com +34 91 585 15 00

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Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	2,495	6,213	
Principal			
Principal outstanding	132,862,794.50	887,508,156.19	
Average loan	53,251.62	142,846.96	
Minimum	4.86	230.46	
Maximum	406,586.07	965,633.30	
Interest rate			
Weighted average (wac)	0.42%	2.80%	
Minimum	0.00%	2.45%	
Maximum	2.49%	4.34%	
Final maturity			
Weighted average (WARM) (months)	144	313	
Minimum	10/01/2022	03/19/2006	
Maximum	04/02/2045	05/31/2040	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	100.00%	100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.35	6.46	0.13	6.90
10.01 - 20%	20.10	16.04	1.04	16.54
20.01 - 30%	28.90	25.19	3.49	25.68
30.01 - 40%	33.53	34.27	7.18	35.46
40.01 - 50%	11.12	43.31	12.06	45.99
50.01 - 60%			18.70	55.12
60.01 - 70%			24.96	65.47
70.01 - 80%			32.45	75.22
Weighted average (WALTV)	27.22		60.15	
Minimum	0.00		0.27	
Maximum	47.26		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.38%	0.40%	0.45%	0.39%
Annual Percentage Rate (CPR)	5.19%	4.50%	4.70%	5.25%	4.63%

Geographic distribution		
	Current	At constitution date
Andalucía	10.96%	10.69%
Aragón	2.39%	2.08%
Asturias	1.16%	1.25%
Balearic Islands	5.21%	4.14%
Basque Country	0.28%	0.37%
Canary Islands	4.67%	4.48%
Cantabria	1.16%	1.06%
Castilla-La Mancha	4.25%	4.89%
Castilla-León	3.68%	4.80%
Catalonia	18.71%	16.59%
Extremadura	1.23%	1.15%
Galicia	2.99%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.75%	34.72%
Murcia	1.09%	1.11%
Navarra	1.52%	1.52%
Valencia	7.77%	7.54%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	16	3,444.16	27.22	12,021.45	15,492.83	2.67	749,276.66	764,769.49	22.40	19.68
from > 1 to = 2 months	4	4,115.32	175.09	0.00	4,290.41	0.74	350,469.69	354,760.10	10.39	27.93
from > 2 to = 3 months	6	8,764.70	360.16	0.00	9,124.86	1.57	536,312.97	545,437.83	15.97	37.65
from > 3 to = 6 months	3	5,627.83	142.85	0.00	5,770.68	0.99	166,721.52	172,492.20	5.05	21.20
from > 6 to < 12 months	2	6,278.63	178.87	0.00	6,457.50	1.11	113,709.45	120,166.95	3.52	33.90
from = 18 to < 24 months	1	9,390.20	25.62	0.00	9,415.82	1.62	101,841.88	111,257.70	3.26	39.29
from ≥ 2 years	9	493,595.64	36,536.97	0.00	530,132.61	91.29	815,582.36	1,345,714.97	39.41	44.07
Subtotal	41	531,216.48	37,446.78	12,021.45	580,684.71	100.00	2,833,914.53	3,414,599.24	100.00	30.76
Total	41	531,216.48	37,446.78	12,021.45	580,684.71		2,833,914.53	3,414,599.24		